AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1-21. (Cancelled)

22.   (New) A system, comprising:

        a database;

        a bill data processor coupled to the database, the bill data processor configured to:

                receive bill data relating to a plurality of bills from a plurality of billers, the bills being associated with a plurality of consumers having consumer terminals;

                convert the bill data into a format compatible with the database; and

                store the converted bill data in the database;

        a bill report processor coupled to the database, the bill report processor being configured to authenticate merchant identification numbers received from billers and, upon authentication, to provide a report to a biller, the report including data relating to a status of bills corresponding to the bill data stored in the database;

        a bill security processor configured to grant access to the database upon receipt of encrypted access information; and

        a portal interface implemented on a platform separate from the consumer terminals and configured by instructions received from the consumer terminals to:

in response to instructions received from a selected one of
the consumer terminals, create at least two bill
portfolios for the selected one of the consumer
terminals, the two portfolios corresponding to different
aspects of a financial profile of a consumer
associated with the selected one of the consumer
terminals;

when a credit verifier has authorized the selected one of the
consumer terminals to access the database:

upon receipt of a request from the selected one
of the consumer terminals, transmit
signals to the selected one of the
consumer terminals to cause display of
an electronic bill representing a selected
bill;

upon receipt of instructions from the selected
one of the consumer terminals, initiate
payment of the selected bill; and

update information in the database with
payments information.

23.   (New) A system as defined in Claim 22, wherein the portal interface is further
configured to, in response to instructions received from the selected one of the
consumer terminals, display a plurality of visual interfaces associated with billers
in one of the portfolios.

24. (New) A system as defined in Claim 22, wherein the different aspects include one or more residences, one or more individuals, one or more businesses, or a combination thereof.

25. (New) A system as defined in Claim 22, further comprising a bill payment processor configured to transfer billing information between a plurality of financial institutions and the database.

26. (New) A system as defined in Claim 22, further comprising a bill payment processor configured to transfer payment information between a plurality of payment facilitators and the database

27. (New) A system as defined in Claim 22, wherein the credit verifier is a third party credit verifier.

28. (New) A system as defined in Claim 22, wherein the portal interface is HTML-compatible.

29. (New) A system as defined in Claim 22, wherein the portal interface is XML-compatible.

30. (New) A system as defined in Claim 27, in which the credit verifier is configured to authorize access to the database by a consumer during a session on a visual interface.

31. (New) A system comprising:

a database storing data relating to a plurality of bills from a plurality of
billers, the bills being associated with a plurality of consumers
having consumer terminals;

a bill data processor coupled to the database, the bill data processor
configured to:

receive bill data relating to the plurality of bills;

convert the bill data into a format compatible with the
database;

a bill report processor coupled to the database, the bill report processor
being configured to authenticate merchant identification numbers
received from billers and, upon authentication, to provide a report to
a biller, the report including data relating to a status of bills
corresponding to the bill data stored in the database;

a bill security element configured to require encrypted access information
before allowing access to the database;

a bill payment processor configured to communicate between the financial
institutions and the database regarding bill payment; and

a portal interface implemented by at least one processor and configured
to:

in response to signals received from a selected one of the
consumer terminals, prompt a consumer associated
with the selected one of the consumer terminals, via a
visual interface, for logon information;

receive the logon information;

use the logon information to initiate an interactive session via
the bill security element with a credit verifier and
query the credit verifier for database authorization for

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the consumer associated with the selected one of the consumer terminals;

if authorization is received, allow the consumer associated with the selected one of the consumer terminals to access the database;

in response to instructions received from the selected one of the consumer terminals, to create at least two bill portfolios for the consumer associated with the selected one of the consumer terminals, the two portfolios corresponding to different aspects of a financial profile of the consumer associated with the selected one of the consumer terminals;

upon receipt of a request from the selected one of the consumer terminals, transmit signals to the selected one of the consumer terminals to cause display of an electronic bill representing one of the plurality of bills from a biller in one of the portfolios;

upon receipt of instructions from the selected one of the consumer terminals, initiate payment of the bill represented by the electronic bill; and

in response to instructions received from the selected one of the consumer terminals, display a plurality of visual interfaces associated with a web portal or bill presentment and payment website, the visual interfaces being associated with different web portals or bill presentment and payment websites from a biller in one of the portfolios.

32.   (New) A system as defined in Claim 31, wherein the different aspects include one or more residences, one or more individuals, one or more businesses, or a combination thereof.

33.   (New) A system as defined in Claim 31, wherein the portal interface is configured to receive a selection from the consumer associated with the selected one of the consumer terminals of one of the visual interfaces to receive and pay bills.

34.   (New) A system as defined in Claim 31, wherein the portal interface is configured to access a website associated with a visual interface to present a bill to the consumer and pay the bill.

35.   (New) A system as defined in Claim 31, wherein a the portal interface is configured to receive a consumer inquiry to a biller about the status of a bill using the bill report processor with a visual interface on a website.

36.   (New) A system as defined in Claim 35, wherein the bill data processor is configured to establish an interactive session between the consumer associated with the selected one of the consumer terminals and a biller.

37.   (New) A system as defined in Claim 31, wherein the bill payment processor is configured to pay bills with a credit card.

38.   (New) A system as defined in Claim 31, wherein the bill report processor is configured to report to a consumer terminal reports from the system.

39. (New) A system as defined in Claim 31, wherein the bill report processor is configured to automatically notify a biller when a consumer has paid a bill.

40. (New) A system as defined in Claim 31, wherein the bill data processor is configured to modify a format in which a bill is presented to the selected one of the consumer terminals on the visual interface according to specifications from a biller.

41. (New) A system as defined in Claim 31, wherein the system is configured to modify a format in which a bill is presented to the selected one of the consumer terminals according to specifications from the consumer associated with the selected one of the consumer terminals.

42. (New) A system as defined in Claim 31, wherein the bill report processor is configured to select for review bills coming due on a certain date.

43. (New) A system as defined in Claim 31, wherein the bill report processor is configured to select bills that are overdue for review.

44. (New) A system as defined in Claim 31, wherein the portal interface is configured to pay bills for a consumer from a plurality of different visual interfaces.